

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. A computer based verification method comprising:

storing a buyer account number and account data on a buyer system;

storing a seller account number and account data on a seller system;

determining a transaction amount;

determining a transaction time;

generating a first set of sample data from the data stored on the buyer system

based on the determined transaction time and the account numbers

associated with the account data previously stored on the buyer and seller systems;

generating a second set of sample data from the data previously stored on the

seller system based on the determined transaction time and the account

numbers associated with the account data previously stored on the buyer and seller systems;

comparing at least a portion of the generated first set of sample data to at least a portion of the second set of sample data;

sending the generated sample data to an administrator system, if the comparison is positive;

comparing unique data included in the first set of sample data to unique data previously stored at the administrator system that is associated with the buyer account number;

comparing unique data included in the second set of sample data to unique data previously stored at the administrator system that is associated with

the seller account number; and

completing the transaction, if the unique data comparisons are positive.

2. The method of Claim 1, wherein the generated first and second set of sample data is further generated based on the transaction amount.

3. The method of Claim 1, wherein the seller system is in communication with the administrator system over a network.

4. The method of Claim 1, wherein the seller system is in communication with the buyer system over a network.

5. The method of Claim 1, wherein the account data at the buyer and seller systems comprise common data and unique data stored in a plurality of matrices, wherein the matrices are stored according to time.



6. The method of Claim 5, wherein the unique data is unique to the associated account number.

7. The method of Claim 5, wherein the common data is commonly addressable to all buyer and seller account numbers in a series.

8. The method of Claim 7, wherein each matrix has a unique matrix orientation.

9. The method of Claim 8, wherein each matrix comprises an unscramble key.

10. The method of Claim 9, wherein generating the first set of sample data comprises retrieving a matrix based on the determined transaction time, generating a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generating a scramble matrix based on a product of the buyer and seller account numbers, and producing the sample by retrieving one or more row or columns from the generated scramble matrix.

11. The method of Claim 10, wherein generating the second set of sample data comprises retrieving a matrix based on the determined transaction time, generating a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generating a scramble matrix based on a product of the buyer and seller account numbers, and producing the sample by retrieving one or more row or columns from the generated scramble matrix.

12. A computer based verification system comprising:

a buyer system for storing a buyer account number and account data;

a seller system in communication with the buyer system for storing a seller account number and account data; and

an administrator system in communication over a network with at least one of the buyer or seller system,

wherein at least one of the buyer or seller system comprises:

a first component for determining a transaction amount;

a second component for determining a transaction time;

a third component for generating a first set of sample data from the data stored on the buyer system based on the determined transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;

a fourth component for generating a second set of sample data from the data previously stored on the seller system based on the determined



transaction time and the account numbers associated with the account data previously stored on the buyer and seller systems;

a fifth component for comparing at least a portion of the generated first set of sample data to the second set of sample data;

5 a sixth component for sending the generated sample data to an administrator system, if the comparison is positive,

wherein the administrator system comprises:

a first component for comparing unique data included in the first set of sample data to unique data previously stored at the administrator system that is associated with the buyer account number;

10 a second component for comparing unique data included in the second set of sample data to unique data previously stored at the administrator system that is associated with the seller account number; and

15 a third component for completing the transaction, if the unique data comparisons are positive.

13. The system of Claim 12, wherein third and fourth sample generating components generate the sample data based on the transaction amount.

20 14. The system of Claim 12, wherein the account data at the buyer and seller systems comprise common data and unique data stored in a plurality of matrices, wherein the matrices are stored according to time.

15. The system of Claim 14, wherein the unique data is unique to the associated account number.

16. The system of Claim 14, wherein the common data is commonly addressable to all buyer and seller account numbers in a series.

25 17. The system of Claim 16, wherein each matrix has a unique matrix orientation.

18. The system of Claim 17, wherein each matrix comprises an unscramble key.

30 19. The system of Claim 18, wherein the third sample generating component retrieves a matrix based on the determined transaction time, generates a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generates a scramble matrix based on a product of the buyer and seller account numbers, and produces the sample by retrieving one or more row or column from the generated scramble matrix.



20. The system of Claim 19, wherein the fourth sample generating component retrieves a matrix based on the determined transaction time, generates a base matrix from the retrieved matrix based on the unscramble key associated with the retrieved matrix, generates a scramble matrix based on a product of the buyer and seller account numbers, and produces the sample by retrieving one or more row or column from the generated scramble matrix.

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